

Fill in this information to identify the case:

Debtor 1 Michael G Capdeville  
Debtor 2 Susan E Capdeville  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Washington (Seattle)  
Case number 11-14381

**Official Form 410S1**

# Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Financial Washington 1, Inc.

**Court claim no. (if known):** 1

**Last 4 digits** of any number you use to identify the debtor's account: 6702

**Date of payment change:**

Must be at least 21 days after date of this notice

08/28/2016

**Uniform Claim Identifier:** WFCUSC1114381WAW19609523

**New total payment:**

Principal, interest, and escrow, if any

\$1,904.11

## Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$187.55

New escrow payment: \$197.22

## Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Michelle Jones Date 06/29/2016

VP Loan Documentation of Wells Fargo Bank N.A.,  
as Servicing Agent for Wells Fargo Financial

Print: Michelle Jones

Title VP Loan Documentation of Wells Fargo Bank N.A.,  
as Servicing Agent for Wells Fargo Financial

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: [NoticeOfPaymentChangeInquiries@wellsfargo.com](mailto:NoticeOfPaymentChangeInquiries@wellsfargo.com)

## UNITED STATES BANKRUPTCY COURT

## Western District of Washington (Seattle)

Chapter 13 No. 11-14381

Judge: Marc Barreca

In re:

Michael G Capdeville and Susan E Capdeville

Debtor(s).

# CERTIFICATE OF SERVICE

I hereby certify that on or before June 29, 2016, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Michael G Capdeville  
1211 Lotus Lane  
Freeland, WA 98249

Susan E Capdeville  
1211 Lotus Lane  
Freeland, WA 98249

Debtor's Attorney: Stephen J Garvey  
7100 Evergreen Way Ste E  
Everett, WA 98203

Trustee: K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Bruce Bertrand

4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)

**WELLS  
FARGO****HOME  
MORTGAGE****Wells Fargo Home Mortgage**PO Box 14547  
Des Moines, IA 50306-4547

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SUSAN E CAPDEVILLE  
MICHAEL G CAPDEVILLE  
1211 LOTUS LN  
FREELAND WA 98249-8722**For informational purposes****Escrow account disclosure statement  
and notice of new mortgage payment**

**Loan number:** [REDACTED]  
**Next payment due date:** June 28, 2016  
**New payment effective date:** August 28, 2016  
**New payment amount:** \$1,904.11  
**Shortage amount:** \$927.55  
**Principal balance:** \$263,217.60  
**Interest rate:** 5.000%  
**Statement date:** June 09, 2016  
**Account review period:** Sep 2015 - Jul 2016  
**Customer service:** 1-800-340-0473  
**Customer service hours:** Mon - Fri 7 a.m. - 8 p.m. CT.

**We accept telecommunications relay service calls.**

**Property address:**  
 1211 LOTUS LN  
 FREELAND WA 98249-8722

Dear SUSAN E CAPDEVILLE and MICHAEL G CAPDEVILLE:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

**New escrow and mortgage payment amount**

<b>New payment effective date</b>	<b>Current payment (\$)</b>	<b>New payment (\$)</b>	
August 28, 2016 <sup>1</sup>		<i>Option 1</i>	<i>Option 2</i>
Principal and/or interest	1,706.89	1,706.89	1,706.89
Escrow payment	118.25	119.92	119.92
Escrow shortage/prepayment <sup>2</sup>	69.30	0.00	77.30
<b>Total payment amount</b>	<b>1,894.44</b>	<b>1,826.81</b>	<b>1,904.11</b>

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 28, 2016 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$927.55. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$1,826.81. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

**You may use either of the following options to restore your required account balance****Option 1: Pay the entire shortage now**

Pay the entire escrow shortage amount of \$927.55 using the shortage payment coupon and your new mortgage payment will be \$1,826.81.

**Option 2: Pay the shortage over 12 months**

**No action required** unless you use a bill pay or 3rd party payment service to pay your mortgage

Pay the escrow account shortage of \$927.55 in 12 payments of \$77.30 which we've included in your new payment amount of \$1,904.11.

**Attention bill pay and 3rd party payment service customers:** Notify your service of the change to your mortgage payment.

**WELLS  
FARGO****HOME  
MORTGAGE**SUSAN E CAPDEVILLE  
MICHAEL G CAPDEVILLEWells Fargo Home Mortgage  
PO Box 51120  
Los Angeles, CA 90051-5420**Shortage payment coupon for loan number: [REDACTED]**

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.

Your escrow account review indicates a shortage of **\$927.55**. For your convenience, we have spread this amount over **12** months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be **\$1,826.81**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N. A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your mortgage payment.

**Escrow shortage payment: \$927.55**  
**New mortgage payment if shortage is paid: \$1,826.81**

For informational purposes

Loan number: XXXXXXXXXX

The following information covers your projected escrow account activity from Aug 2016 to Jul 2017

**Projected escrow account disbursements****Annualized items to be paid from your escrow account (\$):**

HAZARD INS	1,439.00
Total disbursements	1,439.00
<b>Scheduled escrow payment</b>	<b>119.92<sup>1</sup></b>

1. Your escrow payment is calculated by dividing the total disbursements by 12.

**Projected escrow account activity for the next 12 months**

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Aug 2016			Starting balance	-447.91	479.64
Aug 2016	119.92	0.00		-327.99	599.56
Sep 2016	119.92	0.00		-208.07	719.48
Oct 2016	119.92	0.00		-88.15	839.40
Nov 2016	119.92	0.00		31.77	959.32
Dec 2016	119.92	0.00		151.69	1,079.24
Jan 2017	119.92	0.00		271.61	1,199.16
Feb 2017	119.92	0.00		391.53	1,319.08
Mar 2017	119.92	0.00		511.45	1,439.00
Apr 2017	119.92	0.00		631.37	1,558.92
May 2017	119.92	1,439.00	AMERICAN SECURITY GROUP	-687.71 <sup>2</sup>	239.84 <sup>3</sup>
Jun 2017	119.92	0.00		-567.79	359.76
Jul 2017	119.92	0.00		-447.87	479.68
<b>Total</b>	<b>1,439.04</b>	<b>1,439.00</b>			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$927.55. If you choose to pay the shortage in full, the new payment will be \$1,826.81.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$239.84**
- State law requires that this minimum escrow balance not exceed **\$239.84**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

**Information about your escrow account shortage**

Your lowest projected escrow account balance (low point) (\$)	687.71-
Less your required minimum escrow account balance (\$)	239.84
<b>This means your escrow account has a shortage of (\$)</b>	<b>927.55</b>

For informational purposes

Loan number: XXXXXXXXXX

The following information covers your escrow account history activity from Sep 2015 to Jul 2016

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Sep 2015					Starting balance	591.25	1,071.96-
Sep 2015	118.25	187.55 <sup>1</sup>	0.00	0.00		709.50	884.41-
Oct 2015	118.25	187.55 <sup>1</sup>	0.00	0.00		827.75	696.86-
Nov 2015	118.25	187.55 <sup>1</sup>	0.00	0.00		946.00	509.31-
Dec 2015	118.25	187.55 <sup>1</sup>	0.00	0.00		1,064.25	321.76-
Jan 2016	118.25	187.55 <sup>1</sup>	0.00	0.00		1,182.50	134.21-
Feb 2016	118.25	187.55 <sup>1</sup>	0.00	0.00		1,300.75	53.34
Mar 2016	118.25	187.55 <sup>1</sup>	0.00	0.00		1,419.00	240.89
Apr 2016	118.25	187.55 <sup>1</sup>	0.00	0.00		1,537.25	428.44
May 2016	118.25	187.55 <sup>1</sup>	1,419.00	1,439.00 <sup>1</sup>	AMERICAN SECURITY GROU	236.50	823.01-
Jun 2016 est.	118.25	187.55 <sup>1</sup>	0.00	0.00		354.75	635.46-
Jul 2016 est.	118.25	187.55 <sup>1</sup>	0.00	0.00		473.00	447.91-
<b>Totals</b>	<b>1,300.75</b>	<b>2,063.05</b>	<b>1,419.00</b>	<b>1,439.00</b>			

1. Indicates where a difference exists between the projected and actual account activity.

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#### Act now - purchase your own insurance policy

Our records show that you have an insurance policy that we obtained for you to cover your home's structure. Please understand that this policy only covers structure/improvements, but does not cover liability or your personal property. For this reason, consider purchasing your own policy - it may lower your costs and give you the option for more coverage.

If you sent us proof that you've already purchased your own policy, please disregard this message.

If you have questions or are having trouble paying for your own policy, call us at the number on the first page of this statement.